

EXHIBIT 1

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Electronic Documents (Paperless)

Paperless is the convenient way to receive all your account related documents and messages. By registering for Paperless, you agree to receive account communications electronically by email. This includes, but is not limited to:

- Notifications that statements are ready to be viewed or downloaded by signing in to your Mr. Cooper online account
- Statement notifications include billing, escrow, year-end tax statements, etc.
- Modification-related documents
- Notices and letters regarding your account

There is no fee to enroll in Paperless. You may cancel at any time and go back to receiving communications via the U.S. Postal Service. To cancel, sign in to your online account. Go to your "[Settings \(/servicing/settings\)](#)" page and change your preference in the "Paperless" section. Or you may call us at 833-685-2565. It may take up to one billing cycle for changes to your Paperless preference to become effective.

In order to receive Paperless and access your documents electronically, you must have:

- A valid email address
- Adobe Acrobat Reader software 6.0 or higher
- One of the compatible operating systems below:

If accessing documents from a desktop computer:

- Microsoft Windows XP
- Microsoft Windows Vista
- Mac OS X

If accessing documents from a mobile device:

- iOS 6 or newer
- Android 2.0 or newer
- Blackberry OS 5.0 or newer

Telephone Contact Policy

By providing us with a telephone number for a mobile device or a traditional landline, including a number that you later convert to a mobile device number, you are expressly consenting to receiving communications including, but not limited to, communications created/conducted by artificial intelligence, prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from us and our affiliates, agents, or vendors at that number, about any product or services offered by Mr. Cooper or its affiliates. This express consent applies to each such telephone number that you provide to us now or in the future. Calls and messages may incur access fees from your mobile services provider. You understand that you need not provide this consent as a condition of obtaining goods or services from Mr. Cooper, and that you may decline to provide or revoke your consent at any time.

Mobile Terms And Conditions

Mr Cooper Alerts

Receive special text offers and deals from Mr. Cooper Alerts through your mobile device. Text JOIN to 266737 to receive 4 text messages per month. Message and data rates may apply.

By opting in to this service, you consent to receive mobile text alerts using an automatic telephone dialing system. Consent to receive marketing text messages is not required as a condition of purchasing any goods or services. Alerts are sent when processed and you may receive them at unusual times. By consenting to Electronic Documents (Paperless), SMS/Text Messages, you also consent to receiving alerts outside the time frame of 8:00 a.m. to 9:00 p.m. at your location.

By signing up, you are confirming you are over the age of 13.

STOP Information

Text STOP to 266737 to stop receiving Mr. Cooper Alerts messages from Mr. Cooper (you will receive a confirmation text).

HELP Information

For additional information, text HELP to 266737 or contact support@mrcoooper.com (<mailto:support@mrcoooper.com>) or 866-665-2783.

Supported carriers are:

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